

**Information to identify the case:**

Debtor 1 Daniel J. Davic  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

Social Security number or ITIN xxx-xx-7625

Debtor 2  
(Spouse, if filing)    
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

EIN  - - - 

Social Security number or ITIN  - - 

EIN  - - - 

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **15-20085-TPA**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Daniel J. Davic

11/29/16

**By the court:**

Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Daniel J. Davic  
Debtor

Case No. 15-20085-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: gamr  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 19

Date Rcvd: Nov 29, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 01, 2016.

db +Daniel J. Davic, 5220 Glenburn Drive, Pittsburgh, PA 15236-2323  
aty +Daniel B. Sullivan, Weinstein & Riley, P.C., 11101 West 120th Avenue #280,  
Broomfield, CO 80021-3436  
cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,  
Pittsburgh, PA 15212-5860  
cr ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, Attn: Bankruptcy Dept., PO Box 630267,  
Irving, TX 75063)  
13979289 +Allegheny Health Network, c/o State Collection Services, 2509 S. Stoughton Road,  
Madison, WI 53716-3314  
13979290 +Baldwin Borough, c/o Jordan Tax Service, 102 Rahway Road, Canonsburg, PA 15317-3349  
14016589 +Borough of Baldwin, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,  
Pittsburgh, PA 15219-6101  
13979291 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157  
(address filed with court: Columbia Gas of PA, POB 742537, Cincinnati, OH 45274)  
13979296 +Pennsylvania American Water Co., POB 371412, Pittsburgh, PA 15250-7412

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 30 2016 01:42:45 Pennsylvania Dept. of Revenue,  
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
Harrisburg, PA 17128-0946

13979292 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Nov 30 2016 01:43:15 Duquesne Light Company,  
Payment Processing Center, Pittsburgh, PA 15267-0001  
13996298 E-mail/Text: fnb.bk@fnfg.com Nov 30 2016 01:43:04 First Niagara Bank, N.A.,  
6950 South Transit Road, PO Box 514, Lockport NY 14095-0514  
13979293 +E-mail/Text: fnb.bk@fnfg.com Nov 30 2016 01:43:04 First Niagra Bank, 6950 S. Transit Road,  
Lockport, NY 14094-6384  
13979294 +EDI: PRA.COM Nov 30 2016 01:28:00 HSBC Bank Nevada, c/o Portolio Recovery Asso.,  
120 Corporate Blve. Ste 1, Norfolk, VA 23502-4952  
13979555 EDI: PRA.COM Nov 30 2016 01:28:00 Portfolio Recovery Associates, LLC, 140 Corporate Drive,  
Norfolk, VA 23502  
13998488 EDI: PRA.COM Nov 30 2016 01:28:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
14012990 +E-mail/Text: csc.bankruptcy@amwater.com Nov 30 2016 01:43:14 Pa. American Water,  
PO Box 578, Alton, IL 62002-0578  
13979297 +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Nov 30 2016 01:42:52 U. S. Trustee's Office,  
1001 Liberty Ave., Liberty Center, Suite 970, Pittsburgh, PA 15222-3721  
13997761 +E-mail/Text: bncmail@w-legal.com Nov 30 2016 01:42:57 U.S. Bank National Association,  
C/O Weinstein & Riley, P.S., 2001 Western Avenue, Ste. 400, Seattle, WA 98121-3132  
TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Borough of Baldwin  
cr Duquesne Light Company  
cr U.S. Bank National Association, as Trustee, succes  
cr U.S. Bank National Association, as Trustee, succes  
14062963\* ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157  
(address filed with court: Columbia Gas of Pa., PO Box 117, Columbus, OH 43216)  
13979295\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage LLC, 350 Highland Drive,  
Lewisville, TX 75067)

TOTALS: 4, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 01, 2016

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: gamr  
Form ID: 3180W

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Total Noticed: 19

Date Rcvd: Nov 29, 2016

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 29, 2016 at the address(es) listed below:

Daniel Brett Sullivan on behalf of Creditor Nationstar Mortgage, LLC BNCmail@w-legal.com, DanS@w-legal.com  
Gary William Short on behalf of Debtor Daniel J. Davic garyshortlegal@gmail.com, gwshort@verizon.net  
Jeffrey R. Hunt on behalf of Creditor Borough of Baldwin jhunt@grblaw.com, cnoroski@grblaw.com  
Joshua I. Goldman on behalf of Creditor U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Merrill bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.courtdrive.com  
Ronda J. Winnecour cmevf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 8